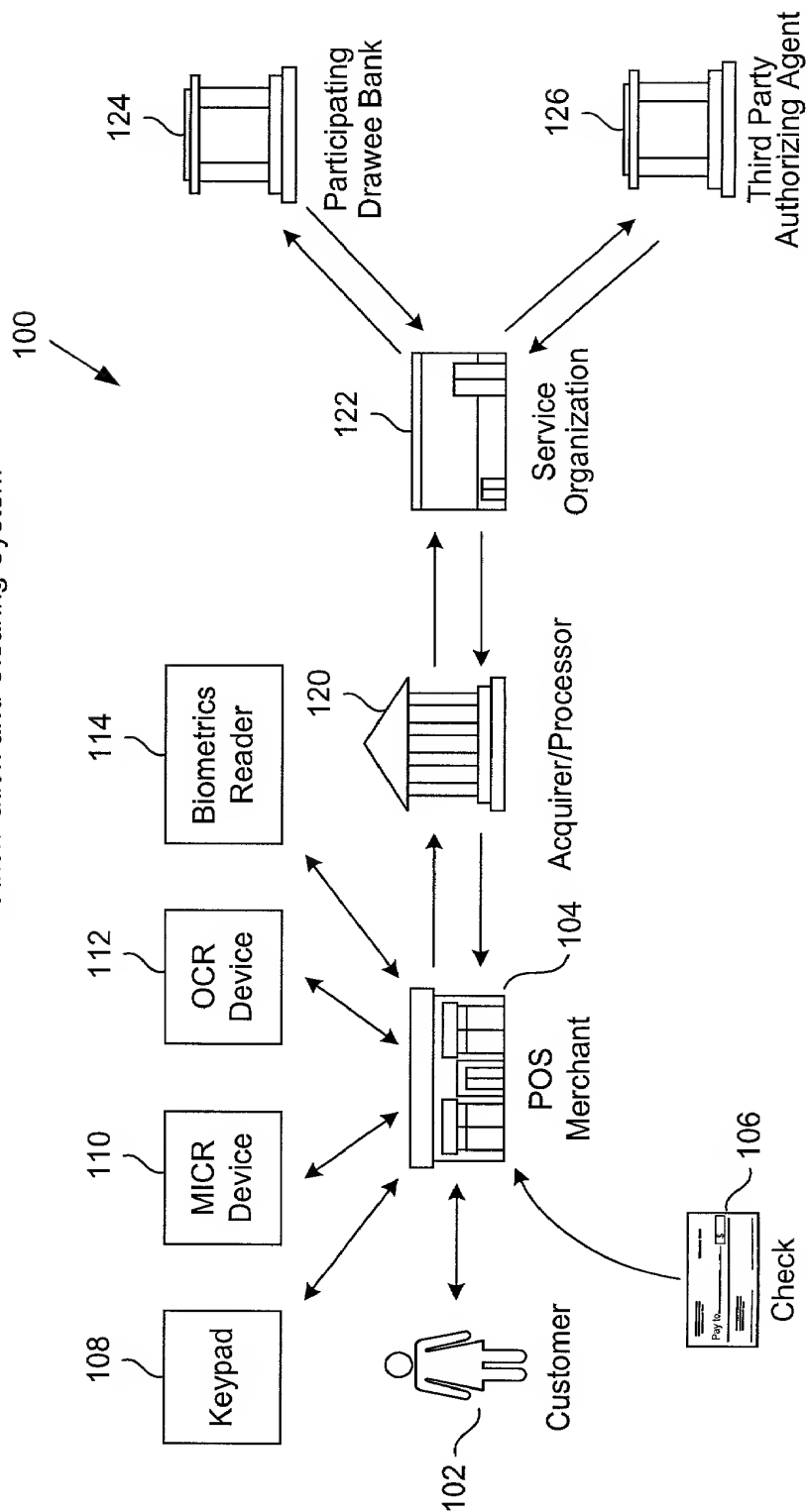


FIG. 1
 POS Check Service
 Authorization and Clearing System



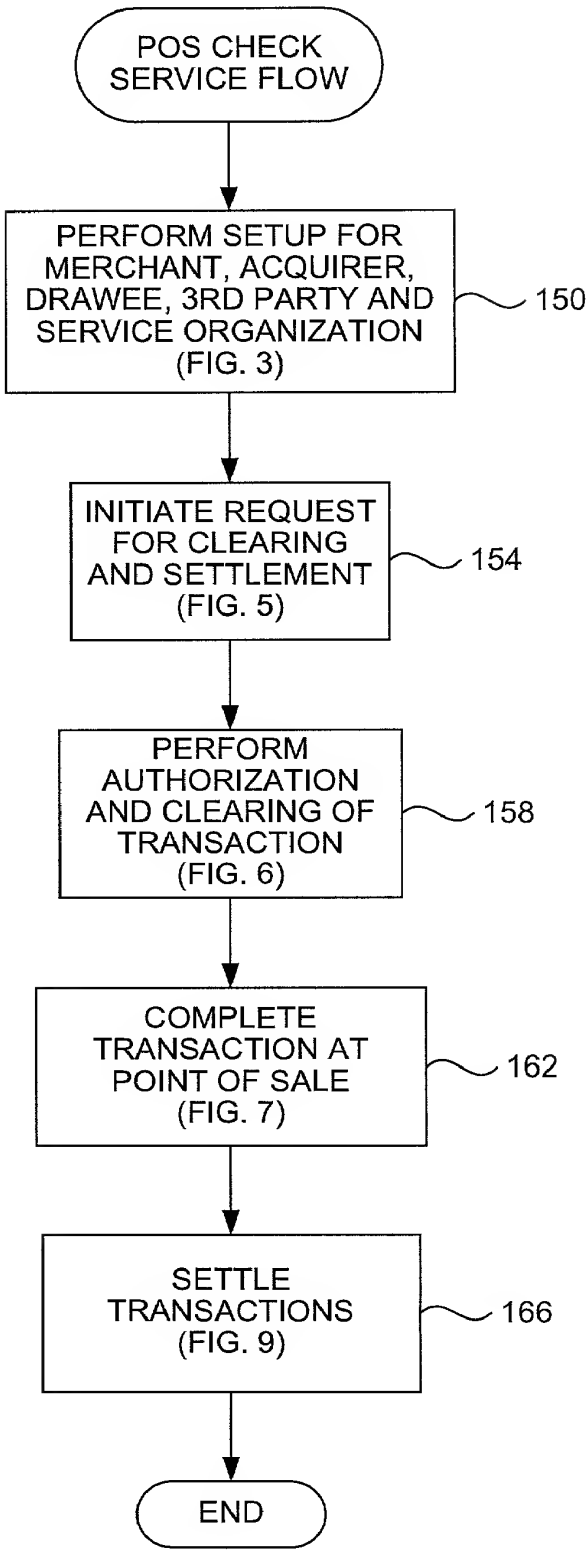


FIG. 2

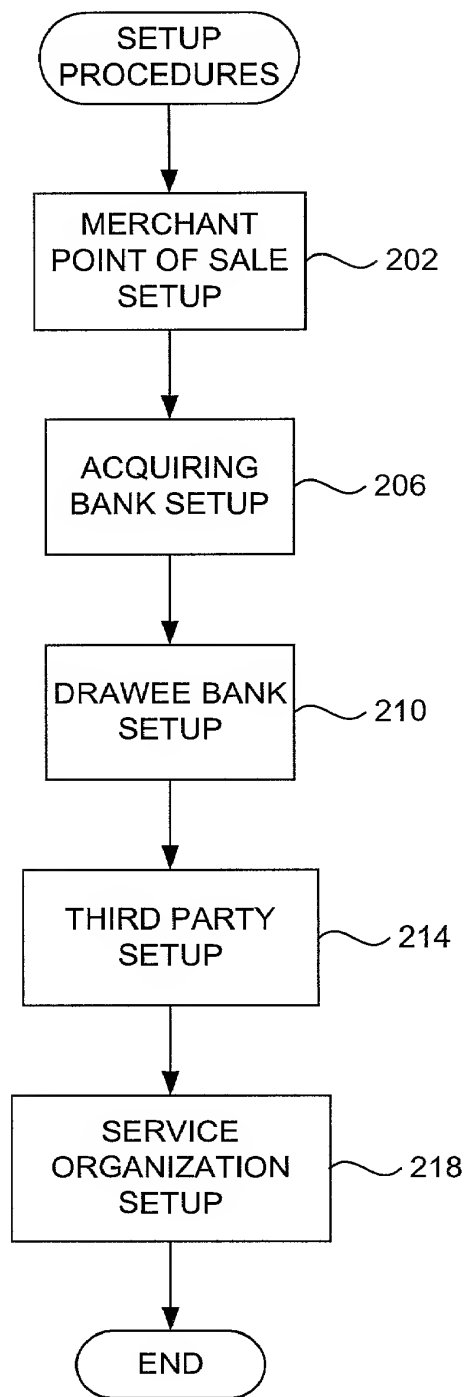


FIG. 3

_____ Date _____

Pay to the
Order of _____ \$ _____

_____ Dollars

252 → I:XXXXXXXX I:XXXXXXXX III XXXX II"

254 256 258 260 262 264 266

106

FIG. 4

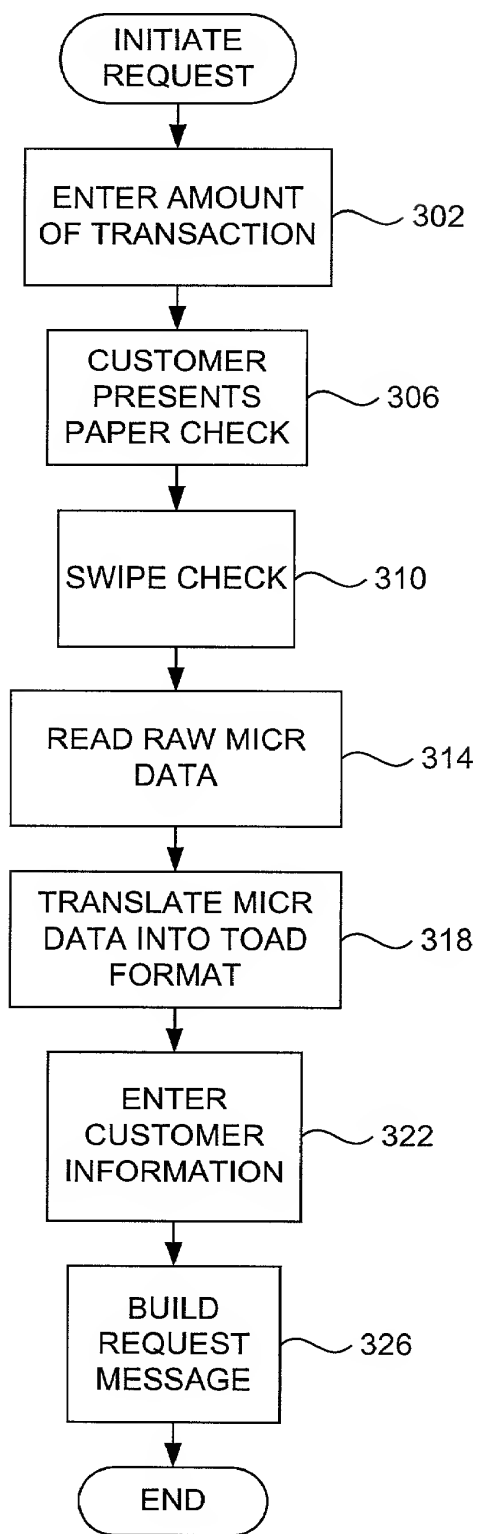


FIG. 5

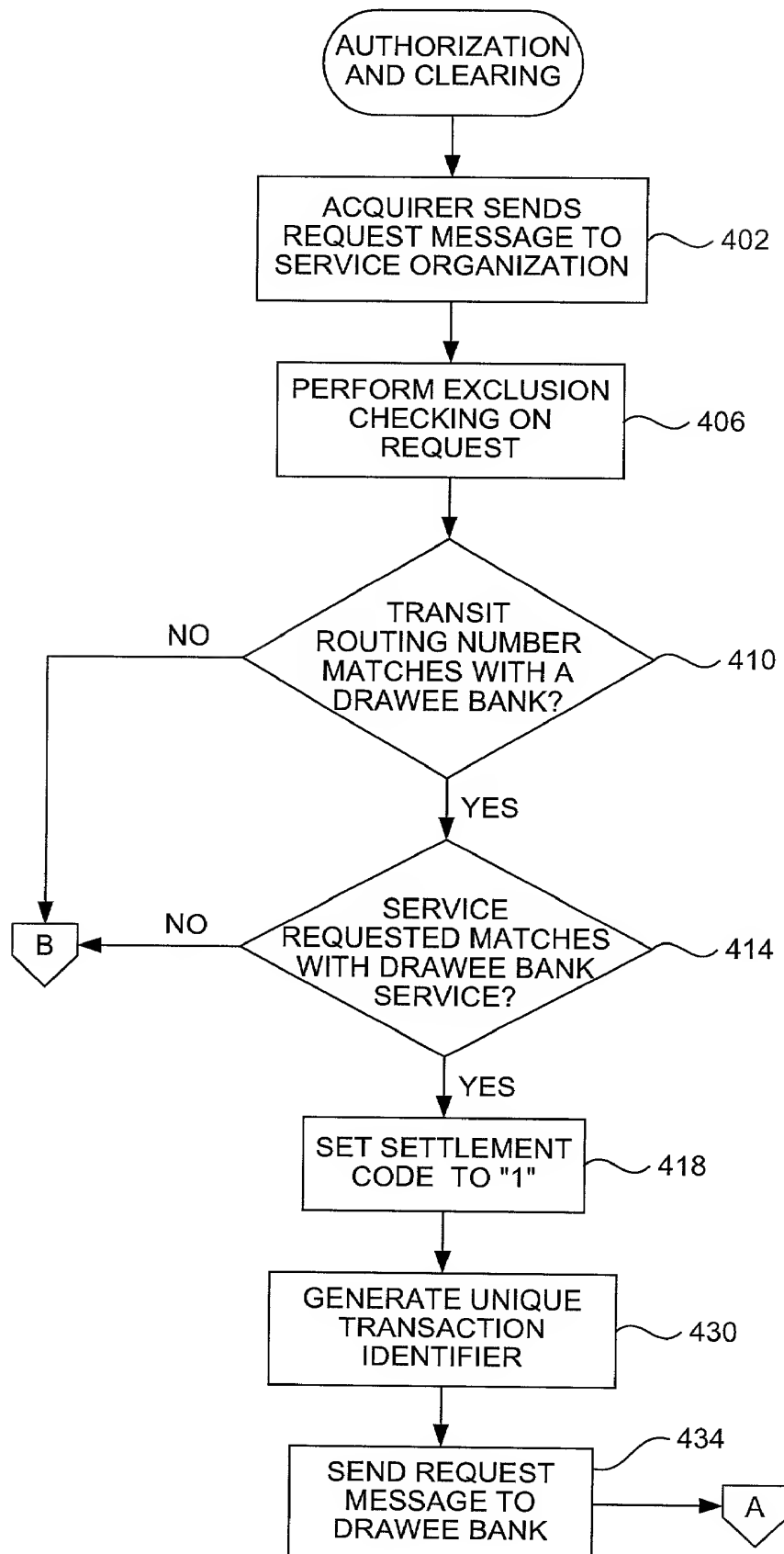


FIG. 6A

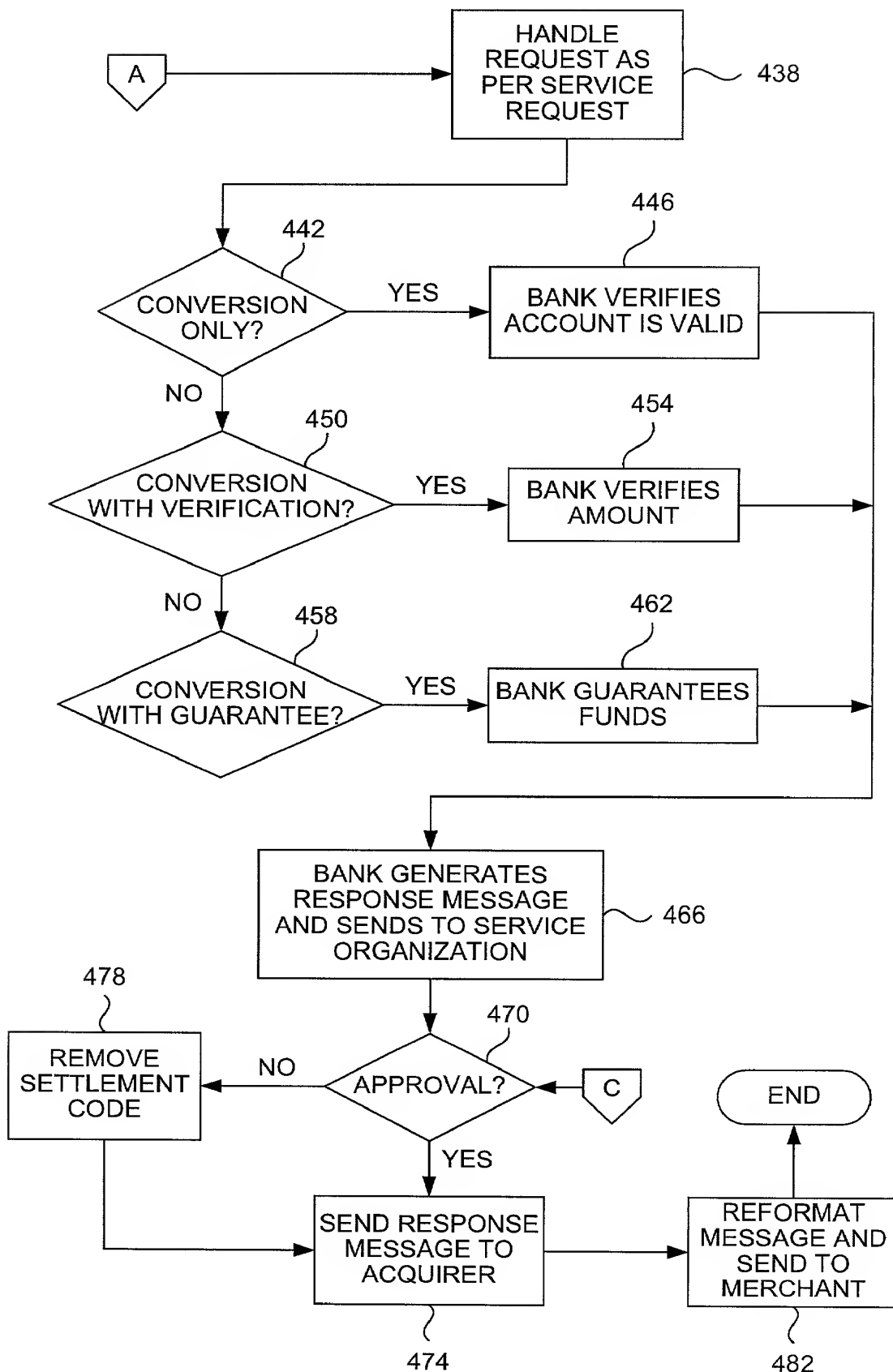


FIG. 6B

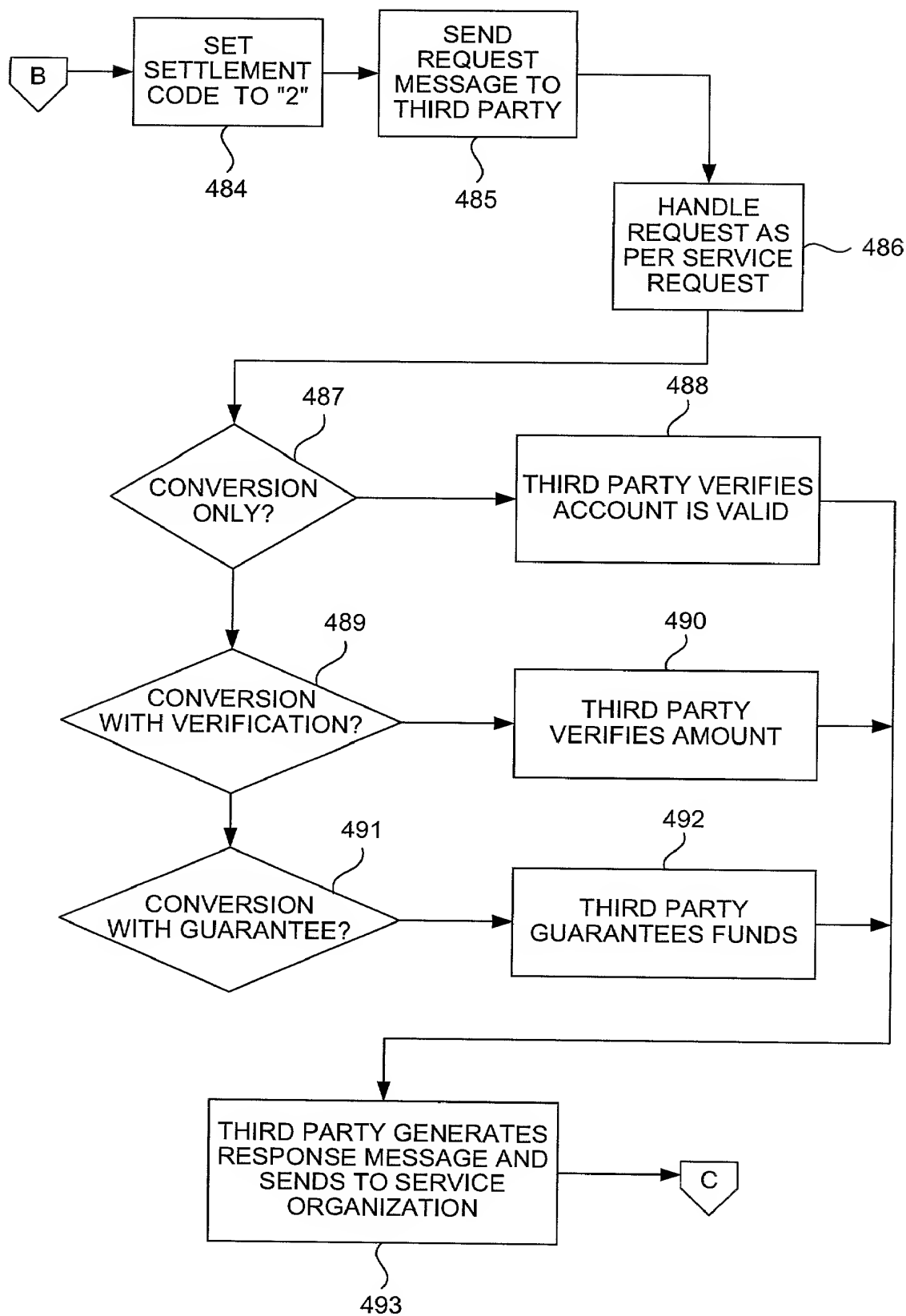


FIG. 6C

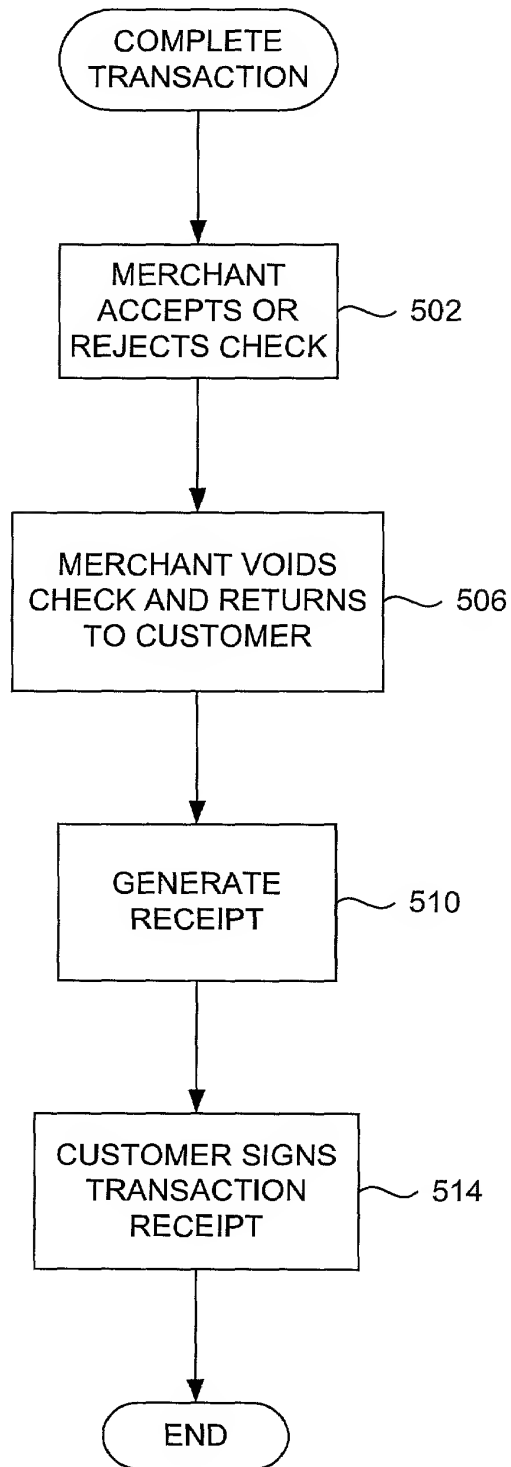


FIG. 7

Receipt Example

Merchant Name

Merchant Address

Merchant Phone

Date: 04/04/00

Time 11:56

Lane #99

Cashier #7777

AMOUNT OF TRANSACTION: \$82.35

AMOUNT OF SALE: \$62.35

CASHBACK: \$20.00

Routing # 122101191

Account # XXXXXX4587

Check # 1234

Customer's Bank: (optional)

AUTHORIZATION AGREEMENT:

I authorize the merchant to use the Information from my check to Initiate an Electronic Fund Transfer (EFT) or a paper draft to debit my bank account for the amount of the transaction. I acknowledge and agree that the merchant-initiated EFT is not a check transaction, and is governed by applicable EFT law. In the event that the EFT or draft is returned unpaid, I understand and agree that the merchant may charge a return fee to my bank account.

X _____
Authorization Signature

Customer Service Number

Top Copy - Merchant

Bottom Copy -- Customer

FIG. 8

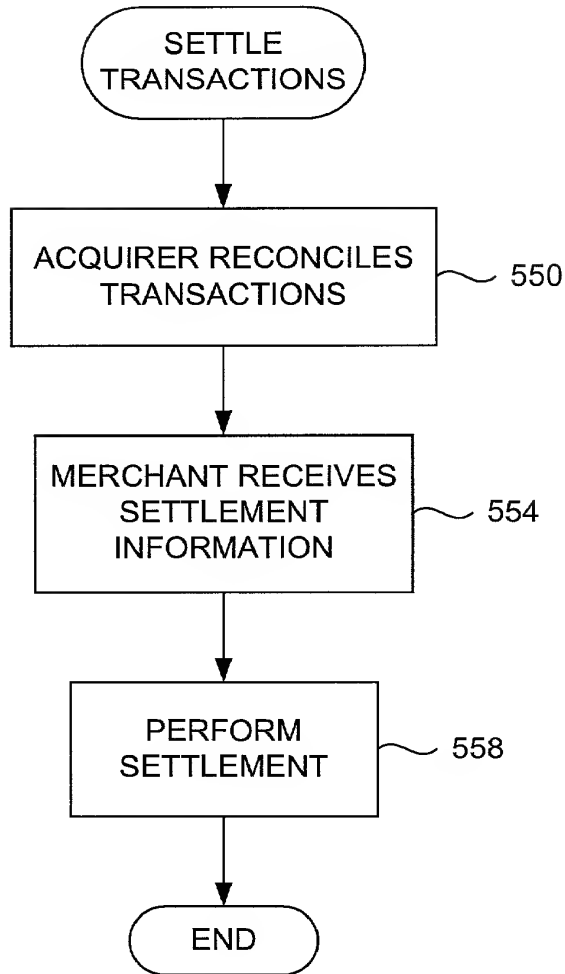
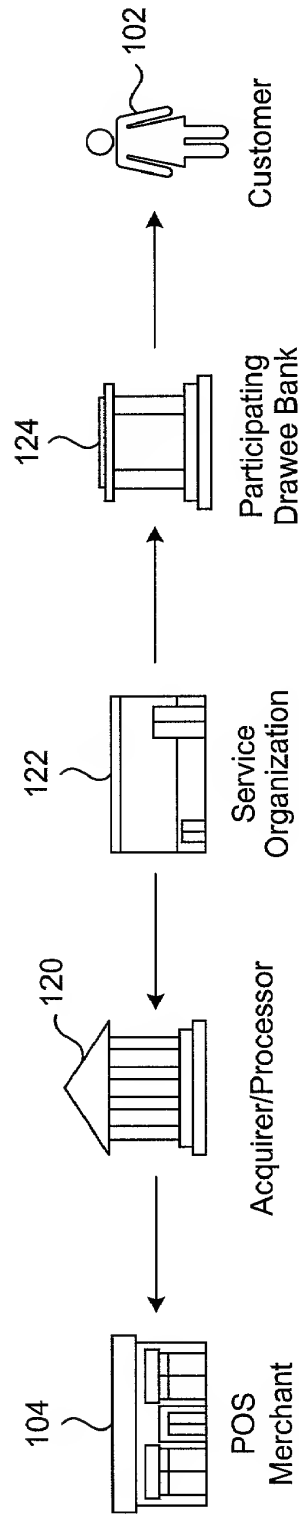
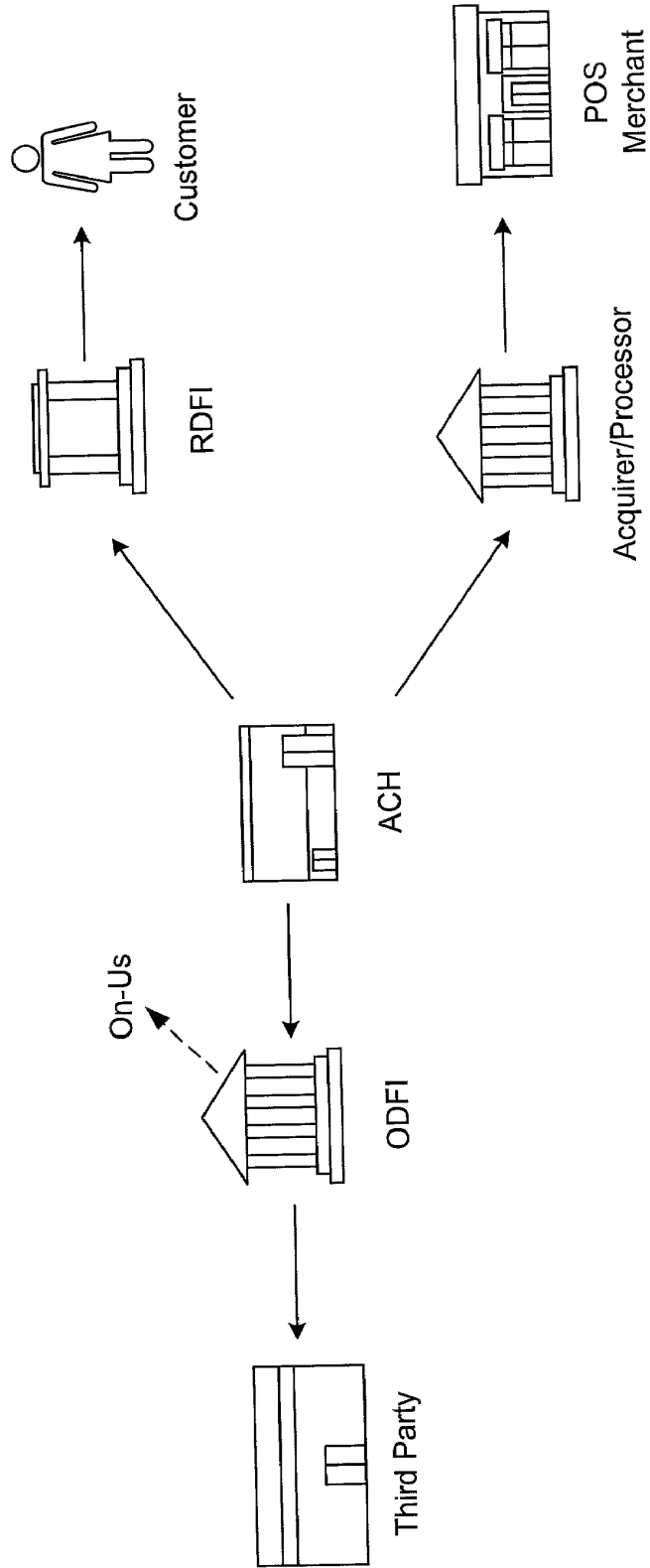


FIG. 9



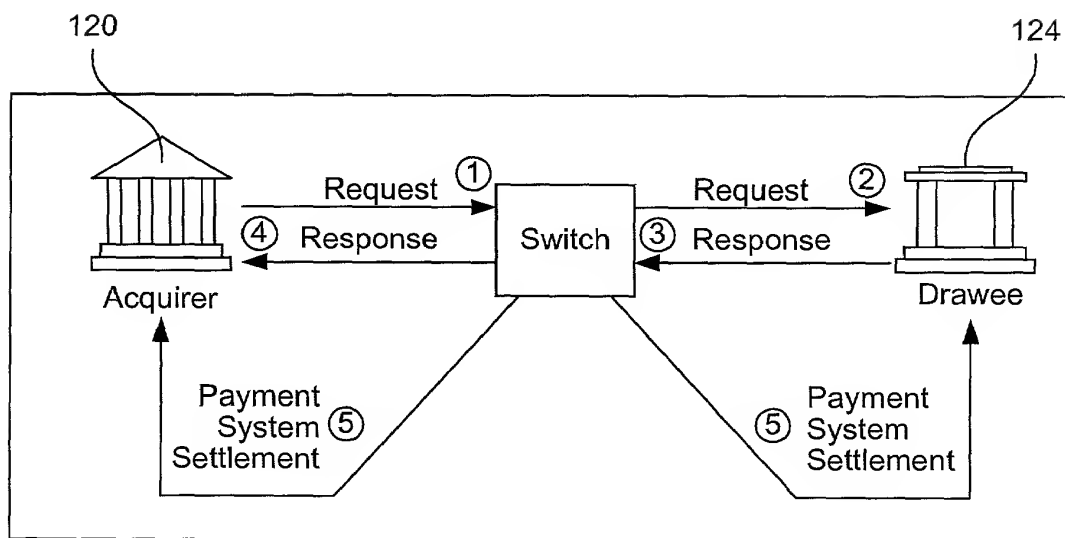
Participating Bank Settlement

FIG. 10



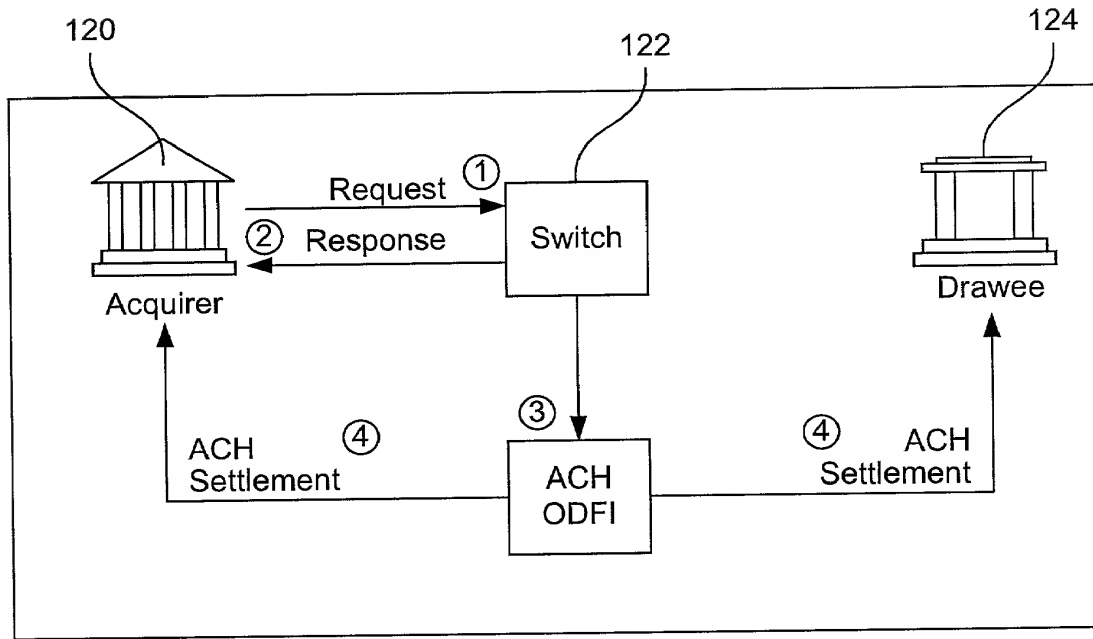
Third Party Settlement

FIG. 11



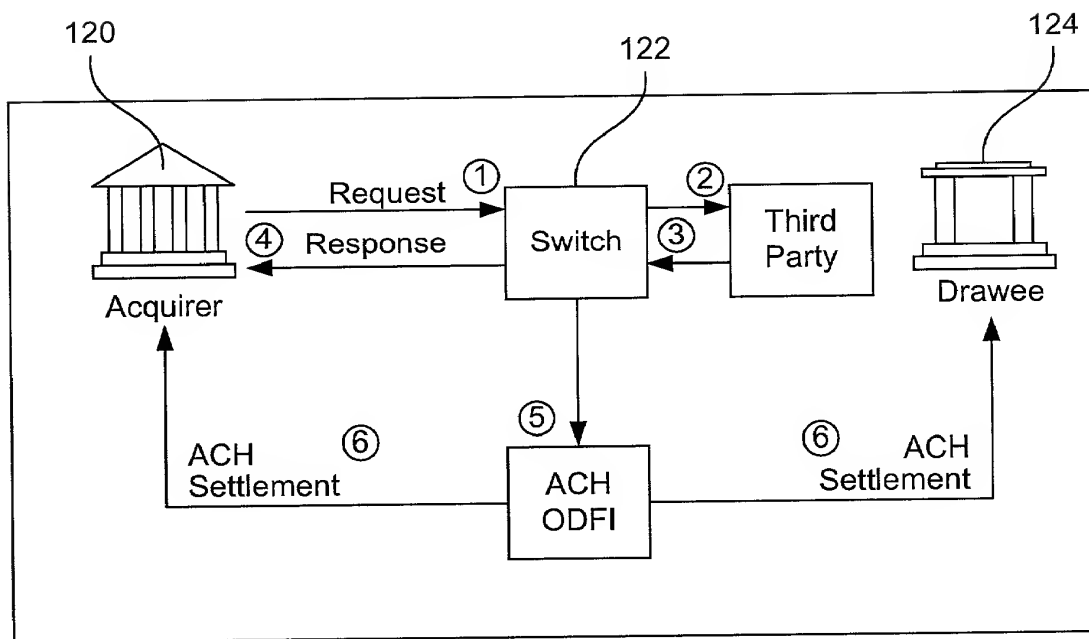
Participating Drawee Bank Flow

FIG. 12



Non-participating Drawee Bank Flow

FIG. 13



Non-participating Drawee Bank Flow

FIG. 14

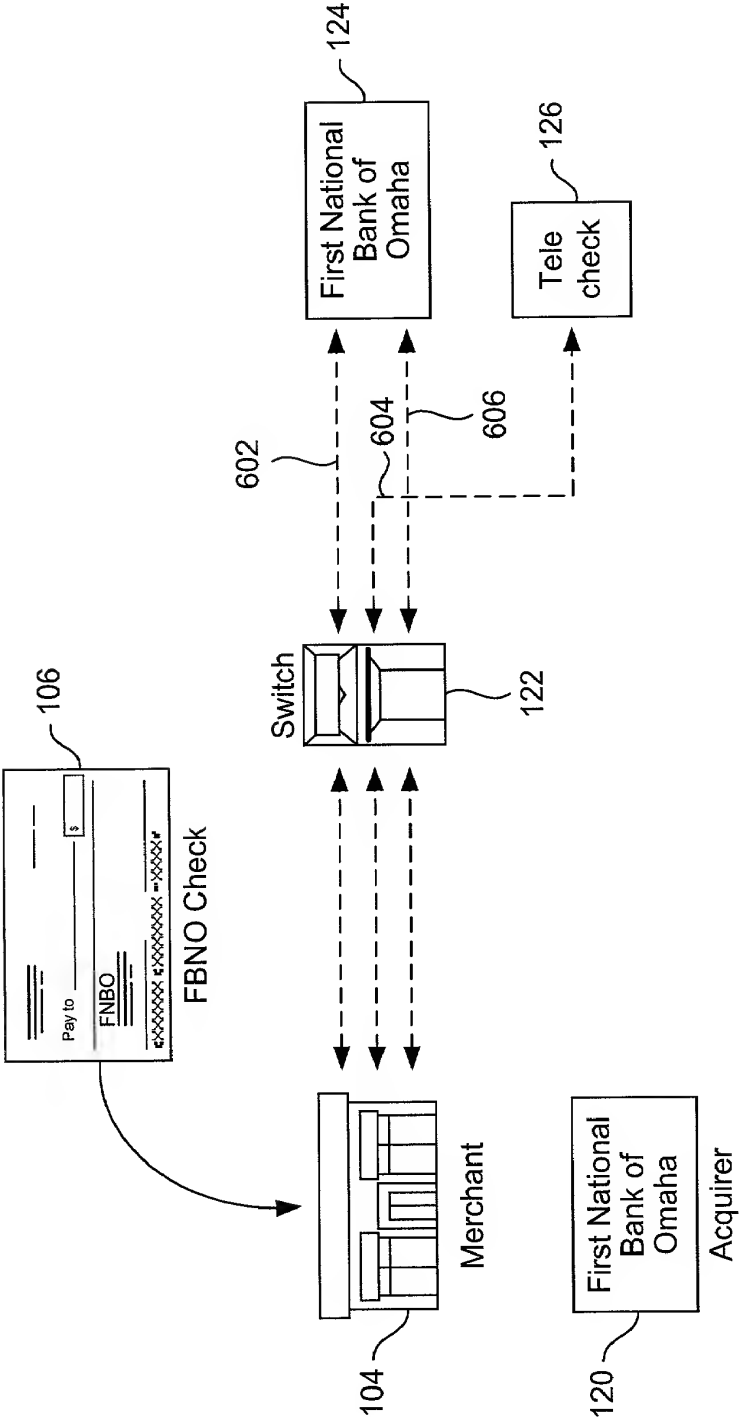


FIG. 15
Authorization Flow

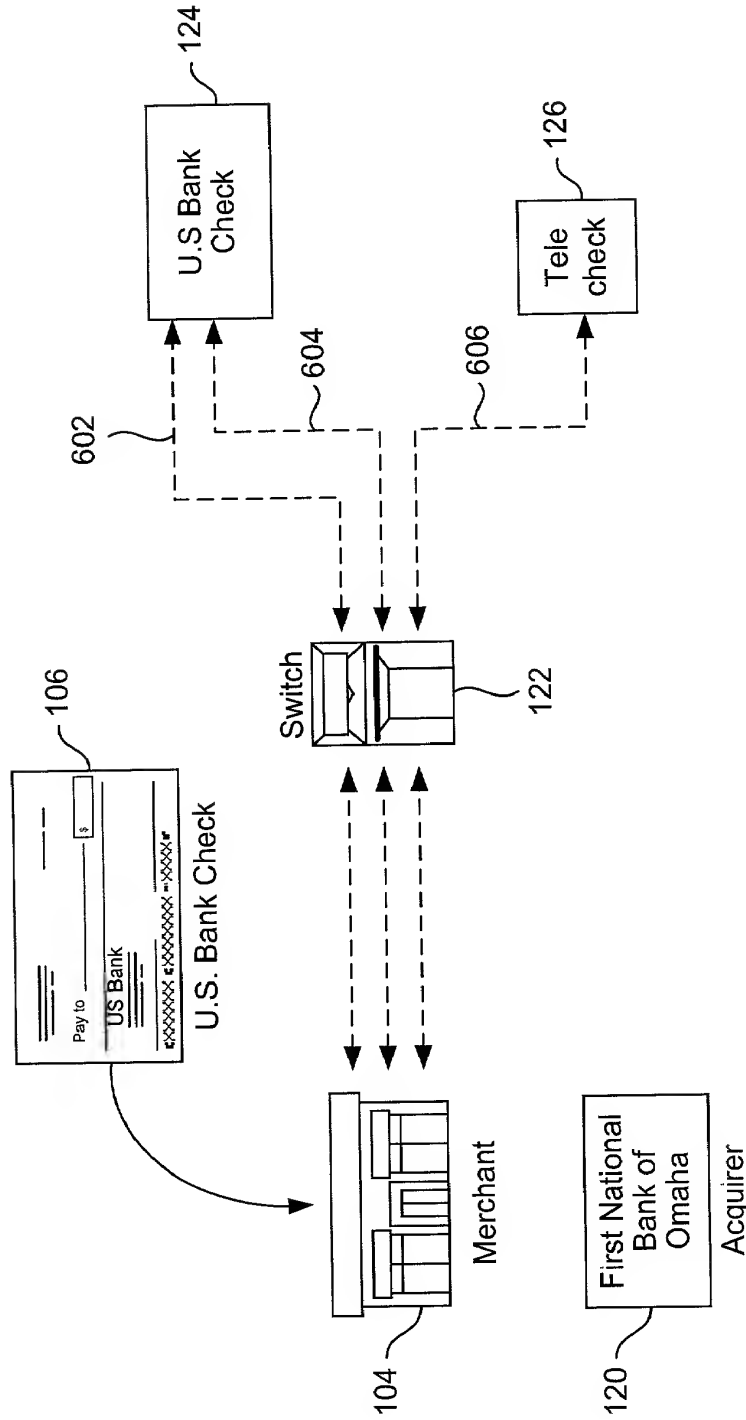


FIG. 16
 Authorization Flow



FIG. 17

INTEGRATED PAYMENT SYSTEM

PAGE NUMBER: 0002
SETTLEMENT DATE:
RUN DATE:

SETTLEMENT CURRENCY
(840)

BAT NUM	TRANSMISSION		CARD NUMBER	RETRIEVAL		TRACE NUMBER	REQ TYPE	PROC CODE	RESP CODE	SI CODE	REQ CURR CODE	REQUEST AMOUNT	SETTLEMENT AMOUNT	ID OF ACQUIRER	
	DATE	TIME		REFERENCE NUMBER	NUMBER										
0															
0	018	0215	143934	4567890800063122		004201860073	803173	0400	000000	00	0000	USD	93.96	.00	467890
0	018	0215	144352	123456780123456789		004604269496	269496	0100	000000	00	0000	USD	2.89	.00	456789
			ACI:		TRAN ID:	080046529361215					ABA #:	123456789			
0	018	0215	144423	4567890800448039		004623269682	269682	0100	000000	00	0000	USD	1.16	.00	465432
			ACI:		TRAN ID:	000046529662108									
0	018	0215	145815	4567890800177385		004614775710	775710	0100	000000	00	0000	USD	3.15	.00	432101
			ACI:		TRAN ID:	080046538958000									
0	019	0215	150628	1234567890123456787		004662323733	323733	0100	000000	00	0000	USD	14.50	.00	445566
			ACI:		TRAN ID:	090046544271786					ABA #:	123456890			
0	019	0215	150704	4567890800138607		004615702515	702515	0100	000000	00	0000	USD	8.22	.00	456789
			ACI:		TRAN ID:	090046544241542									
0	019	0215	150706	4567890800443824		004625525767	525767	0100	000000	00	0000	USD	19.80	.00	456789
			ACI:		TRAN ID:	000046541984894									
0	019	0215	151349	4567890800291111		004662332704	332704	0100	000000	00	0000	USD	3.81	.00	456789
0	019	0215	151612	4567890800119276		004615925469	925469	0100	000000	00	0000	USD	6.04	.00	456789
			ACI: A		TRAN ID:	010046549047577									

FIG. 18
Activity Report Example

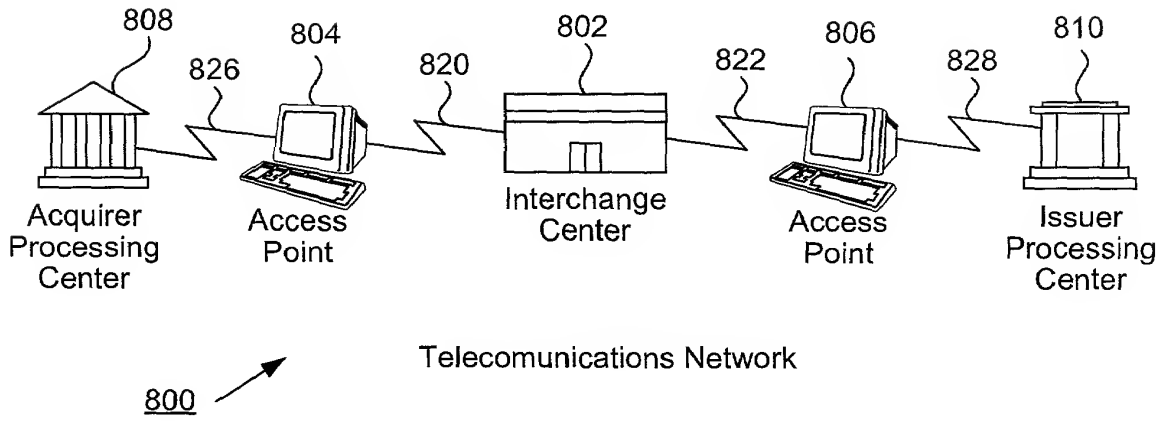


FIG. 19

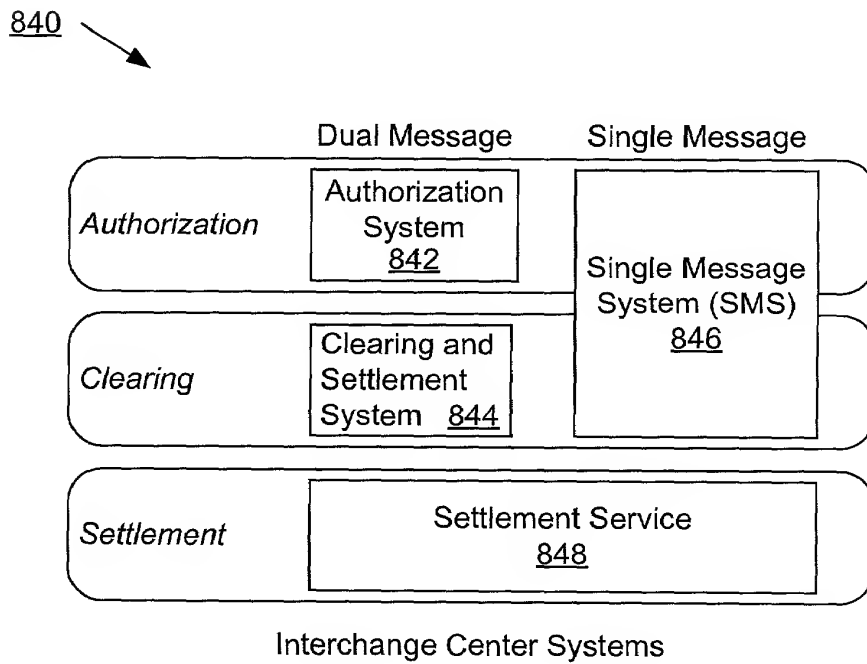
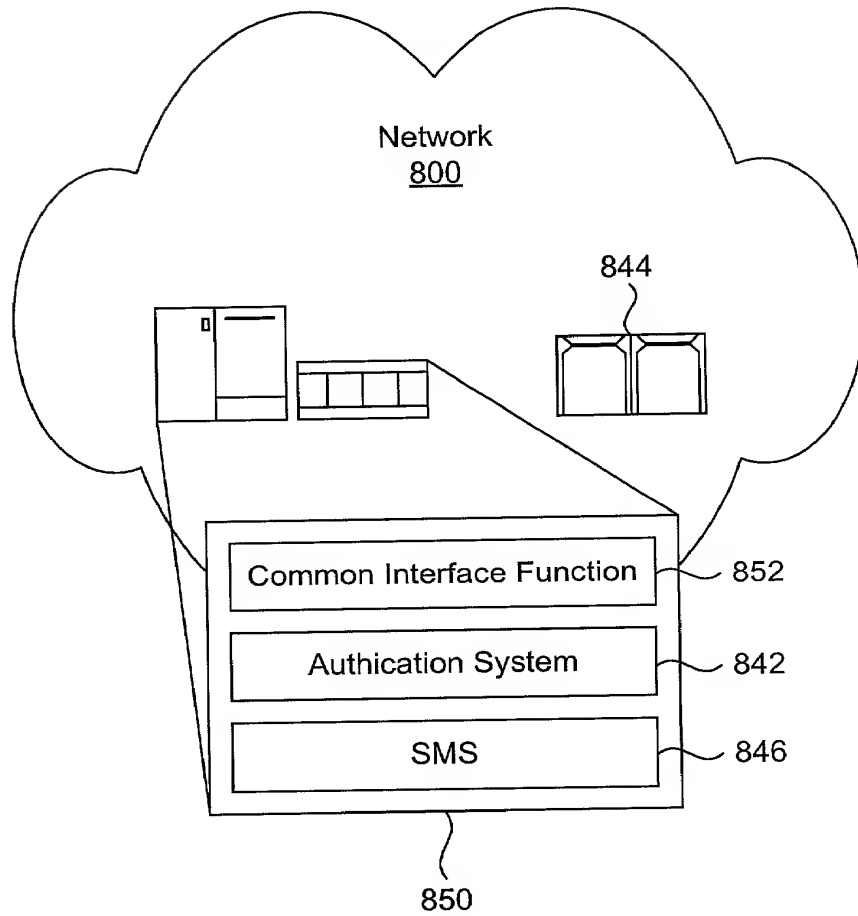


FIG. 20



Integrated Payment Systems

FIG. 21

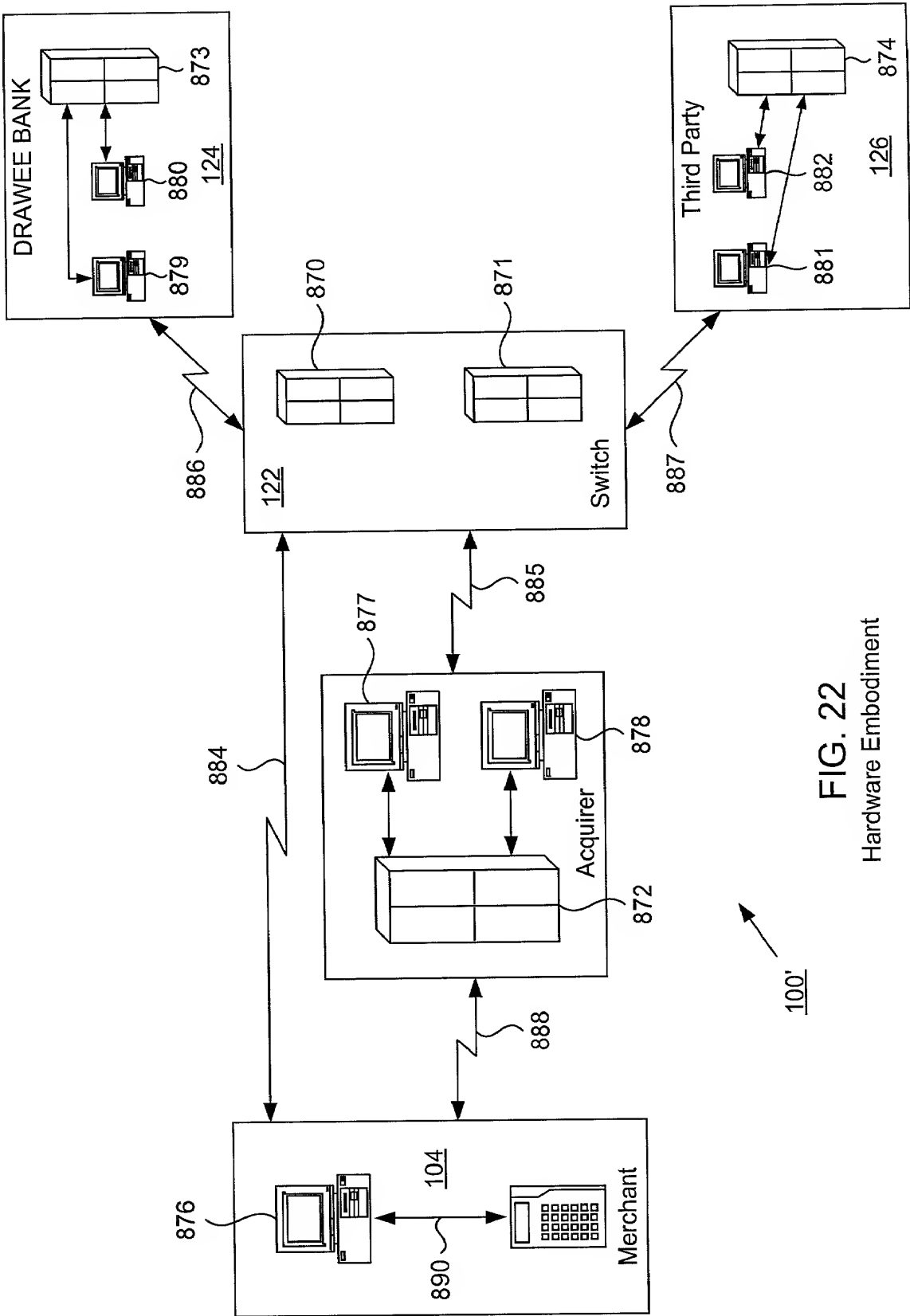


FIG. 22
Hardware Embodiment

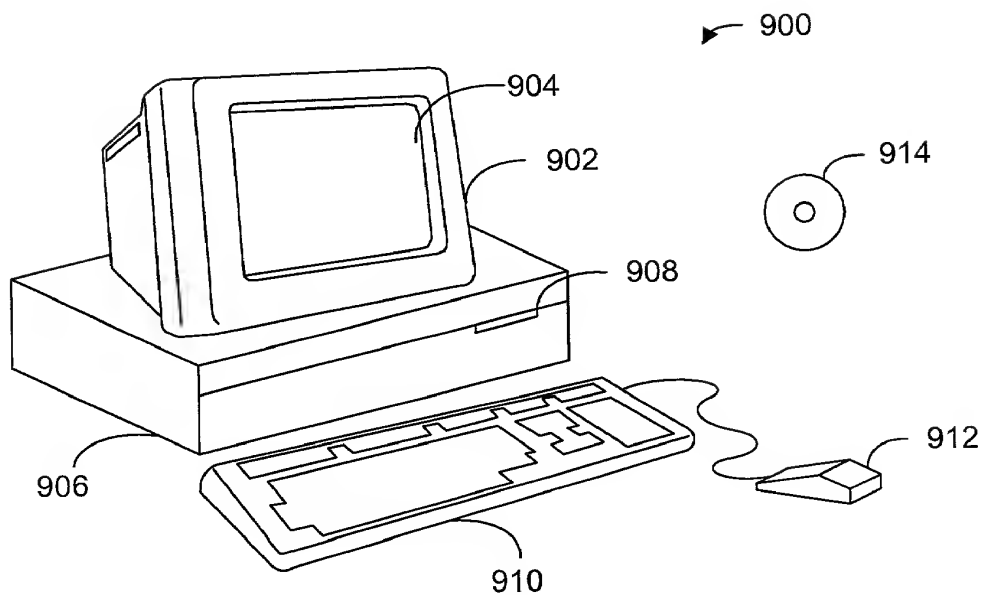


FIG. 23A

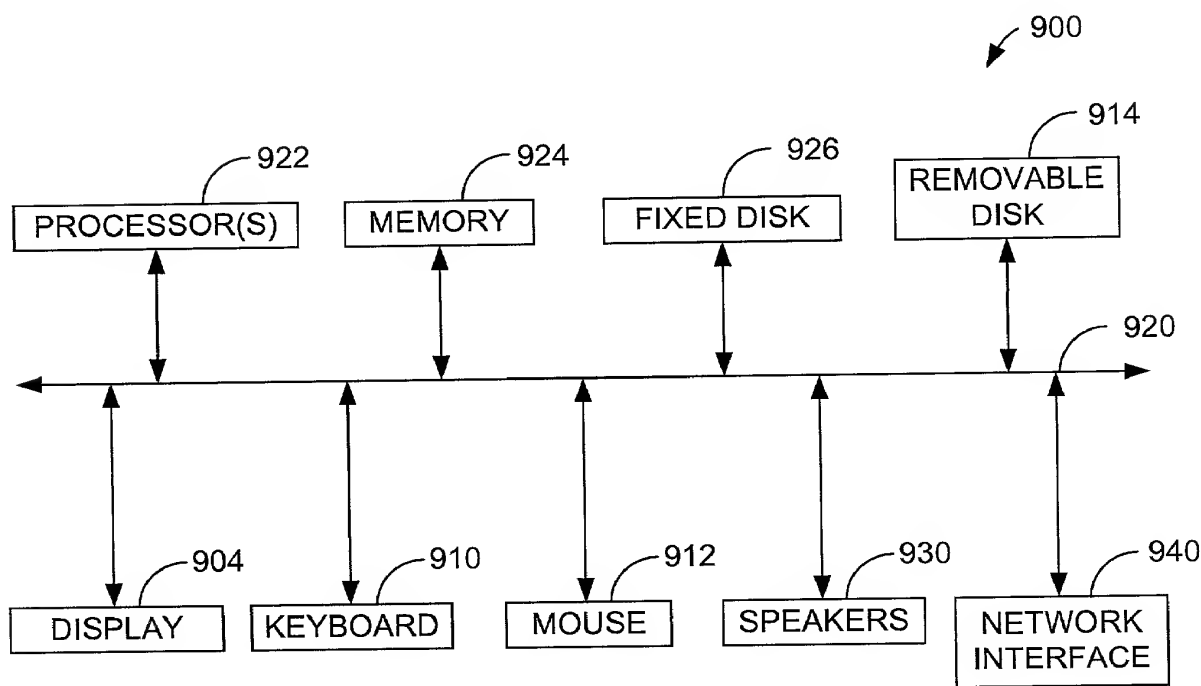


FIG. 23B